

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

|                             |   |                                  |
|-----------------------------|---|----------------------------------|
| BETTY HAMAL and JOHN HAMAL, | ) |                                  |
|                             | ) |                                  |
| Plaintiffs,                 | ) |                                  |
|                             | ) |                                  |
| v.                          | ) | Case No. 16-cv-10159             |
|                             | ) |                                  |
| SETERUS, INC.,              | ) | Honorable Sharon Johnson Coleman |
|                             | ) | Judge Presiding                  |
| Defendant.                  | ) |                                  |

**SETERUS’S MOTION TO DISMISS PLAINTIFFS’ COMPLAINT**

Defendant, Seterus, Inc. (“Seterus”), by its attorneys, moves to the complaint (“Complaint”) filed by Plaintiffs, Betty Hamal and John Hamal (collectively, “Plaintiffs”) pursuant to Federal Rule of Civil Procedure 12(b)(6), and in support thereof, states as follows:

1. For their Complaint, Plaintiffs attempt to allege two causes of action against Seterus: 1) a purported violations of the federal Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (“FDCPA”), and 2) a purported violation of the federal Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* (“FCRA”).

2. However, both Counts I and II of Plaintiffs’ Complaint fail to state a valid cause of action, and thus should be dismissed pursuant to Rule 12(b)(6). *See* Fed. R. Civ. P. 12(b)(6).

3. Seterus contemporaneously files its Memorandum in Support of this Motion.

4. For all these reasons, which are discussed in greater detail in Seterus’s Memorandum in Support of this Motion to Dismiss, Plaintiff’s Complaint should be dismissed in its entirety with prejudice, and without leave to amend.

WHEREFORE, Seterus respectfully requests that that the Court dismiss Plaintiff’s Complaint with prejudice and without leave to amend, and provide such further relief as it deems

just and proper.

Date: December 28, 2016

Respectfully submitted,

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**SETERUS, INC.,**

By: /s/ Coleman J. Braun  
One of Its Attorneys

#### **Certificate of Service**

The undersigned attorney certifies that on **December 28, 2016**, he caused the service of a copy and any referenced exhibits via ECF on all parties who are Filing Users.

/s/ Coleman J. Braun